



ID THEFT DETECTION AND PREVENTION

by Texas Attorney General Greg Abbott

IDENTITY THEFT REMAINS ONE OF THE state's most expensive criminal enterprises. In the Federal Trade Commission's most recent Consumer Sentinel Network report, Texas ranks fifth in the nation for the most reported cases of identity theft per 100,000 residents. The FTC's report indicates that in 2011, there were more than 24,000 reported cases of identity theft in Texas – and that young adults aged 20-29 were the most heavily targeted group.

Professional identity thieves are relying upon increasingly sophisticated tactics to support their thriving criminal enterprise. For example, one recently uncovered scam attempted to steal victims' identities by falsely offering federal financial assistance to help cover the cost of utility bills.

Using in-person solicitations, social media, fliers, phone calls and text messages, identity thieves contact utility customers and claim that a new federal program provides free utility bill payment credits or will apply payments on customers' behalf.

To benefit from the purported program, utility customers are told they must provide their Social Security and bank routing numbers. Victims who provide their sensitive personal information are given a so-

called "Federal Reserve bank routing number" to pay their utility bills. Customers are led to believe that the federal government will pay their utility bill if they use that routing number and insert their Social Security number as the bank account number.

In reality, there is no such program, no federal money and no payments ever applied to the customers' accounts. Customers who use the fraudulent bank routing number are still responsible for their utility bills and must make payments on their own. Unfortunately, the identity thieves benefit because they obtain victims' Social Security numbers and bank account information.

When personally identifying information – including Social Security and bank account numbers – falls into the wrong hands, Texans may suffer ruined credit and huge, undeserved debts. Identity thieves may use an individual's personal information to open new credit card accounts or commit other financial crimes. When the identity thief fails to pay the bills on the accounts created in the victim's name, the delinquent accounts show up on the ID theft victim's credit report. Inaccurate credit history, if left uncorrected, may affect an ID theft victim's ability to get credit, insurance or even a job.

Every Texan should protect their personal information and never disclose sensitive information over an unsolicited phone call or at-home visit. Efforts to collect Texans' personal information should always signal a red flag. Another wise step Texans can take to protect themselves from identity theft is to shred or otherwise properly discard financial statements and other sensitive documents.

Texans who believe an identity theft scam may have affected them should access the Attorney General's Identity Theft Victim's Kit online at www.TexasAttorneyGeneral.gov. The kit is designed to help victims navigate the process of protecting their credit. It includes relevant forms and agency contact information that is necessary to help restore credit and prevent further financial harm.

Whether they use e-mail, telephone calls, or even face-to-face visits, con artists dangle baited hooks in front of honest Texans every day of the week. By recognizing the warning signs of an identity theft scam and sharing prevention tips with family and neighbors, Texans can help strengthen their communities and stop identity thieves in their tracks.

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POINTS TO REMEMBER



IDENTITY THEFT SCAMS

Tips to avoid falling for the recent utility bill identity theft scam:

- Never provide Social Security numbers, credit card numbers or bank account information to anyone who requests it during an unsolicited phone call or in-home visit.
- If someone calls claiming to represent the local utility company and demands immediate payment or personal information, call recipients should hang up the phone and call the customer service number on their utility bill.

To obtain a free credit report:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281
(877) 322-8228
www.annualcreditreport.com

To learn more about how to avoid common identity theft scams, contact the Office of the Attorney General at (800) 252-8011 or visit www.texasattorneygeneral.gov.



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